

**SOUTHCREST FINANCIAL GROUP, INC.**

|   | CPP Disbursement Date<br>07/17/2009 | RSSD (Holding Company)<br>2497202 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2011<br>\$ millions                 | 2012<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$53                                | \$54                              | 1.1%  |      |    |
| Loans   | \$21                                | \$20                              | -7.0%   |      |    |
| Construction & development  | \$2                                 | \$2                               | 7.3%  |      |    |
| Closed-end 1-4 family residential   | \$5                                 | \$5                               | -1.4%   |      |    |
| Home equity   | \$0                                 | \$0                               | -2.2%   |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$2                                 | \$2                               | -3.6%   |      |    |
| Commercial & Industrial   | \$1                                 | \$2                               | 32.7%   |      |    |
| Commercial real estate  | \$8                                 | \$7                               | -16.1%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$1                                 | \$1                               | -6.7%   |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$5                                 | \$5                               | 2.5%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$6                                 | \$5                               | -21.8%  |      |    |
| Cash & balances due   | \$15                                | \$19                              | 24.0%   |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$47                                | \$48                              | 1.4%  |      |    |
| Deposits  | \$45                                | \$46                              | 1.3%  |      |    |
| Total other borrowings  | \$0                                 | \$0                               |   |      |    |
| FHLB advances   | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$6                                 | \$6                               | -1.7%   |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 10.4%                               | 10.2%                             | --  |      |    |
| Tier 1 risk based capital ratio   | 17.9%                               | 18.8%                             | --  |      |    |
| Total risk based capital ratio  | 18.8%                               | 19.6%                             | --  |      |    |
| Return on equity <sup>1</sup>   | 3.2%                                | -2.2%                             | --  |      |    |
| Return on assets <sup>1</sup>   | 0.3%                                | -0.2%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.9%                                | 3.4%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 45.7%                               | 54.0%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 31.3%                               | 0.0%                              | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 2.1%                                | 0.0%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2011                                | 2012                              | 2011  | 2012 |    |
| Construction & development  | 14.8%                               | 11.7%                             | 1.7%  | 0.0% | -- |
| Closed-end 1-4 family residential   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Home equity   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.0%                                | 0.2%                              | 0.7%  | 0.4% | -- |
| Commercial & Industrial   | 0.0%                                | 0.0%                              | 0.3%  | 0.0% | -- |
| Commercial real estate  | 0.0%                                | 0.0%                              | 0.9%  | 0.0% | -- |
| Total loans   | 2.9%                                | 1.9%                              | 0.5%  | 0.0% | -- |